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A

Handbook of Information

for the

Retail Trader in Western

Canada



ISSUED BY THE INDUSTRIAL BRANCH

Canadian Pacific Railway

(Western Lines)

Department of Natural Resources

Calgary, Alberta, Canada

THE RETAIL TRADER



New Type of Small Brick Store, Western Canada.

Introductory.

The object of this handbook is to set forth in a brief way the capital expenditure necessary and the conditions under which the small trader may start a retail store in the Canadian West. The following facts, in conjunction with "Business and Industrial Opportunities in Western Canada," will enable the prospective trader to decide:

(a) Whether he is possessed of sufficient capital to embark in a Western trade proposition.

(b) The best point at which to locate.

Credit Customs.

The principal difference between trading conditions in Western Canada and Great Britain consists in the somewhat extended credit that has to be given the farmer during a certain portion of the year. In a good many of the older settled towns a strictly cash business is carried on, but in the newer districts it is often necessary to give credit until the crop is reaped. From the 1st of November to the 1st of March the business is practically all cash, but between March and November it is often necessary to extend credit. However, the credit business of a retail store is diminishing rather than increasing, and in a few years' time there should be very little credit demanded.

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A Brick Store Building, Portage La Prairie.

The Population that Counts.

One point must not be overlooked, and that is a business location must not be judged by the population of a town: by far the larger proportion of the people live on the farms in the surrounding territory, drawing their supplies from the nearest centre, thus enabling the trader to build up a large and profitable business.

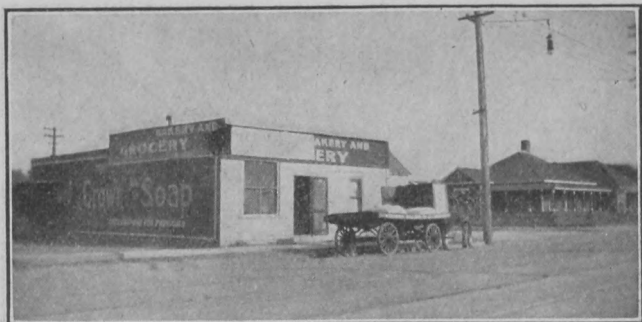
How to achieve Success.

The factors of success are very simple, being in reality only two: (1) sufficiency of capital, and (2) adaptability, energy, and straightforward business methods. Given these, any man can rely on making his venture a success, and look forward to an era of prosperity.

It is often more profitable to obtain a position in a store carrying the particular line of trade which a prospective settler intends to follow, before embarking on business for himself, and thus learning the methods adopted and incidentally becoming acquainted with the wholesale houses from which goods are purchased. This is not a necessity, but is a great help to one not familiar with Western conditions. By doing this the chances of failure are minimised and success made almost a certainty.

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Small Bakery and Grocer's Store.

Rental of Stores.

Generally speaking, in most villages and towns there are very few vacant stores for rental purposes, and it is nearly always necessary to erect a store building or make arrangements with some person holding land to construct such store and rent. Rentals would range from 25 dols. per month upwards, depending on location and size of the town.

Price of Lots.

This entirely depends on location, both of town and position in such town. Lots are mostly 25 ft. frontage to the street, with a depth of 115 ft. to a lane. This gives ample space for a store building, the average depth being 70 ft. to 100 ft., leaving space for a yard. The cost of a lot would run from 100 dols. each (in some places 50 dols.) to so much per foot frontage, depending entirely on the position and development of the town in which it was decided to locate. Probably 400 to 500 dols. should be figured on as the cost of a business lot.

Cost of Building Stores.

This, again, depends on the style of store to be erected. A store (built entirely of wood) 25 by 70 ft. could probably be constructed at a cost of between 500 and 1,000 dols., but if living rooms

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Store Building at Morden, Manitoba.

Macklin, Saskatchewan.,

January 6, 1911.

Since coming to Macklin in 1909 I have had every reason to be satisfied with the volume of business which has developed. Macklin is 163 miles west of Saskatoon, and the general store which I have established under the name of the Macklin Trading Company derives a large amount of business from the tributary farming territory, in addition to a good local trade. Last year we sold from our store upwards of fifty-three carloads of goods, which will give some idea of the amount of trade which a country general store can do. The general growth of the country and the large number of incoming settlers both contribute to this result. The new towns which are continually being established on lines of the Canadian Pacific Railway in Western Canada, all afford similar opportunities and careful business management in a well-selected location will be repaid by substantial profits in almost any line of business.

Macklin Trading Company,

Per CHAS. EYRE.

were wanted as well the price would necessarily correspondingly increase. In cities where there are fire limits a brick building has to be erected, and the cost would be anything from 3,000 to

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Frame Grocery Store.

5,000 dols. However, as previously pointed out, owners of property will often erect stores and rent them where there is sufficient demand

Taxes and Licences.

Taxes vary in different localities. In the towns where the single tax is now in existence (principally in Alberta) one tax covers everything, though there is often a small annual licence to be paid before a merchant can commence to trade. In towns where single tax does not exist there is a business tax, based on the value or annual rental of the ground and building occupied.

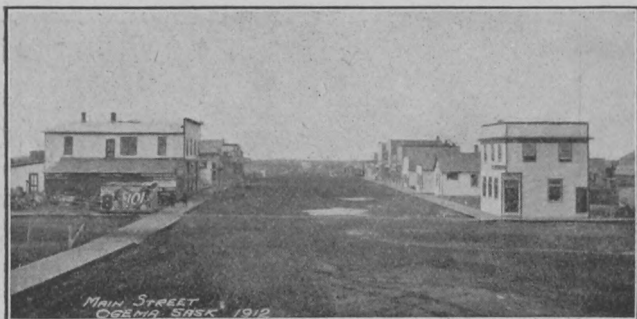
Capital Required, &c.

Having dealt with the preliminaries we now come to the question of the actual cash capital that should be available to commence business: the cost of erecting a store, transportation to Western Canada, including freight on household goods, &c., being taken as in addition to the figures following.

To start a **General or Grocery Store** the approximate amount of capital available should not be less than 2,000 dols. The initial cost of stocking such a store would be 1,500 dols., and a wholesale house would supply the necessary goods on terms of half cash and balance in from 30 to 60 days. The

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Store Buildings in a new Prairie Town.

Ogema, Saskatchewan.

January 16, 1911.

We are pleased to report that since we established our general store at Ogema, the present terminus of the Weyburn-Lethbridge branch Canadian Pacific Railway, trade has been very active, and we look for a continuation of good conditions throughout the coming season and seasons. American farmers have been flocking into this district for some time past, and there is also a large Old Country settlement, English, Scotch, and Irish. These settlers are purchasing large quantities of supplies at all points on this branch, and particularly at Ogema, where there are now several good business openings. It is our opinion that the storekeeper who chooses a location in a progressive agricultural district is assured of adequate returns for capital and labour expended. **MOFFETT & ROBERTSON.**

approximate cost of the fixtures for such a store would be from 300 dols. to 500 dols. The rate of wages usually paid store clerks is from 40 dols. to 75 dols. per month, according to experience. Unless a strictly cash business is started (and in new districts this is almost an impossibility) credit would have to be given between the months of March and November, pending the gathering of the crop.

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Hauling a Ready-made Store Building into a new Prairie Town.

For a **Hardware Store** capital available should not be less than 3,500 dols. The initial stock would cost about 400 dols., of which half would be paid for in cash, and the balance in 30, 60 and 90 days. Fixtures would cost about 200 dols, though first-class and attractive display fixtures would cost as much as 1,500 dols. Store clerks draw from 60 dols. to 125 dols. per month, according to experience. Between the 1st of March and November seventy-five per cent. of the business would have to be done on credit in all new districts; though this condition of affairs is to some extent being gradually eliminated. But it is better to keep the idea of having

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to give credit in view when contemplating going into the retail business in Western Canada.

It is of material advantage to a Hardware man, if he knows something about the Tinsmithing trade, as the farmer will usually send his business where he can get his repairs done.

For a small **Saddlery and Harness Store** 1,000 dols. would probably be sufficient. The initial stock would cost 700 dols., which stock would be purchased for three-quarters cash and balance in three months. Fitting a store of this nature would

Western Lines), Department of Natural
gary, Alberta.

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Modern Brick Stores with Living Rooms.

Wilkie, Saskatchewan,

January 5, 1911.

We built our hardware store in Wilkie in the spring of 1909, commencing business immediately on completion of the building. We put in a foundation suitable to carry two stories if found necessary, and we are glad to state that business has enlarged to such an extent that it will be necessary to put on one of these stories in the coming season. We have found business a great deal better than we contemplated at first, and we think that any person desirous of going into business for himself cannot accomplish his purpose to better advantage than by starting up with the establishment of a new town in the west. We consider that one of the attractive features of starting business in this way is that there is no goodwill to purchase.

DULMAGE & SPARK.

cost about 100 dols. Journeymen harness-makers, as salesmen or on bench work, usually command a salary from 70 dols. to 90 dols. per month. Eighty per cent. of the goods should be sold on a strictly cash basis, while for the other twenty per cent. two months' credit may have to be given.

For a man starting in the **Jewellery and Watch-making** business a capital of some 2,000 dols. is neces-

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Brick Store with Living Rooms.

sary. For a small store the initial stock would cost 1,000 dols. and four months' terms can be arranged. The cost of fitting the store would depend entirely on the style desired. Sales to customers are nearly always on a cash basis, with occasional credit accounts. Clerks usually draw from 50 dols. to 75 dols. per month.

Kerrobert, Saskatchewan,

December 19, 1910.

We established a general store business at Kerrobert the day after the first sale of lots, which took place on September 14, 1910. The growth of Kerrobert since that time has been very rapid, and business conditions have fully measured up to our expectations. Our store has a frontage of sixty feet, and the business has warranted us installing up-to-date fixtures. Although, at date of writing, Kerrobert is not yet more than three months old, upwards of fifty business and professional men have located here, and future prospects are very bright.

HOGGARTH & CLENDENAN.

In starting a **Boot and Shoe Store** capital necessary would be at least 5,000 dols. The initial stock would cost anything from 6,000 dols. to 8,000 dols. on terms of half cash and balance in 30, 60

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The Old and the New Type of Store.

and 90 days. Store fixtures would be about 500 dols. and clerks draw from 50 dols. to 75 dols. per month in wages. Business is carried on on cash basis, with occasional credit accounts during summer months.

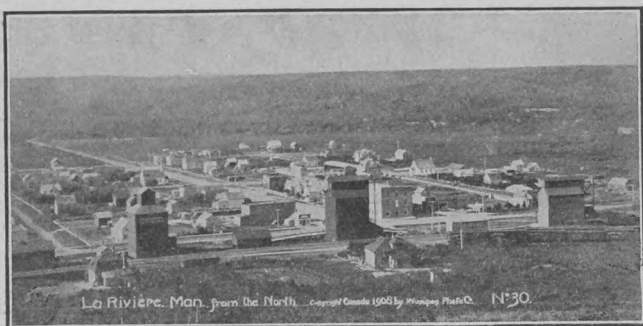
In starting a **Drug Store**, a capital of 500 dols. would be sufficient, though a larger capital is desirable. The initial stock would cost 500 dols., on terms of half cash and balance in four months. There is practically no credit to customers in the Drug business. Graduate clerks' salary averages 60 dols. to 75 dols. per month, but apprentices can usually be obtained in the district for 5 dols. per week. In the early stages of a business an apprentice would probably be all that would be required.

For a **Tobacco Store** 500 dols. to 1,000 dols. is necessary. Initial stock would cost from 300 dols. to 400 dols., with fittings approximately 75 dols. to 150 dols. Terms of purchase of stock would be part cash and balance 30 to 45 days, depending entirely on the references of the man commencing business. Scale of wages to clerks 50 dols. to 75 dols. per month, depending on locality and experience.

In starting a **Bakery and Confectioners' Store** in country towns it must be remembered that a number of the population bake their own bread, and a large proportion of the farmers in the surrounding

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La Rivière, Man. from the North. Copyright Canada 1908 by Winnipeg Photo Co. N°30.

Elbow, Saskatchewan,

January 24, 1911.

I have been carrying on my business as a general merchant and jeweller in Elbow, Saskatchewan, on the Outlook branch of the Canadian Pacific Railway, since the year 1907, being the pioneer merchant of the town. The population has increased to 350 and the tributary farming population is nearly 4,000, which adds considerably to local trade. I have found business conditions most satisfactory, and there is no doubt that jewellers should, as such, or in conjunction with another business, be able to select numerous opportunities to profitably establish themselves in many of the new towns springing up along the extensive and constantly increasing branch lines of the Canadian Pacific Railway.

JOSEPH LA BERGE.

district do the same. Capital necessary, 500 dols. to 1,000 dols., depending a good deal on whether premises can be secured with oven installed. 100 dols. would be sufficient to cover initial stock, and fittings would not run to more than 50 dols., though of course with ice-cream parlours and soda fountains an expenditure up to 5,000 dols. or more would have to be made. Rate of wages to girls, 30 dols. to 40 dols. per month, and young men 50 dols. to 60 dols. per month.

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Settlers arriving at a Prairie Town.

For a **Printing and Newspaper** business, if no building has to be erected, 400 dols. to 700 dols. capital could be made sufficient for a start. A suitable building would cost anywhere from 1,000 dols. to 2,000 dols. The initial stock would cost 800 dols. to 1,500 dols. on terms of one third cash and balance in from 6 to 18 months, depending on amount of purchase. Journeymen printers in country towns draw from 14 dols. to 20 dols. per week in wages. Advertising contracts in newspapers are paid monthly or quarterly, and job work in 30 days, while subscriptions to newspapers are usually annually in advance.

The capital required for a **Furniture Store** should not be less than 1,200 dols. to 1,500 dols. Initial stock would cost 1,000 dols. to 2,000 dols. on 90 days' terms. Credit is usually extended to the purchaser from one to twelve months. Store clerks draw from 50 dols. to 75 dols. per month. Furniture dealers starting in small towns should arrange to carry lines of carpets, linoleum, window shades, wallpaper, &c. They often carry on Undertaker's business as well.

For a **Dry Goods Store** a capital of 2,000 dols. would be necessary, if no building has to be erected. The initial stock would run to 3,500 dols., purchased for quarter cash, balance 1, 2 and 3 months. Fittings

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An Established Town (Regina). Note the Motor Cars.

would cost 250 dols., and salaries to clerks would be 50 dols. a month and upwards. A cash business is mostly done, with credit accounts.

Capital necessary to start a **Photographic Gallery** would be 1,000 dols., of which 150 dols. would go to pay the initial stock and 500 dols. for fittings and fixtures. Goods can usually be purchased from wholesale houses on 30 days' terms.

The figures given in relation to the above various retail businesses will form a basis that will enable a judgment to be arrived at as to amount of capital required for such other businesses as are not mentioned.

In conclusion, it cannot be too strongly urged on intending settlers going into the retail business that they should, wherever possible, in the first place, go out to Western Canada and take a position where they can learn something about the conditions and customs of trading, and that having a wife and children it is much better to arrange for a family to stay in Great Britain until a definite location has been decided on and a business started. The different Departments of the Canadian Pacific Railway Co. will co-operate in every way possible to see that a business man is located at a satisfactory point and in a satisfactory manner, but it must always be

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remembered that the real success of any enterprise is in the hands of the person seeking a new home, and prosperity will undoubtedly come to those who use the right methods and adapt themselves to the usages and customs of the Great Western Country of Canada.



C.P.R. Station at Moosejaw—A Prairie Town.

Communications should be addressed to any of the Company's Agents in Great Britain, or to

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